

Information to identify the case:		
Debtor 1:	<u>Ephraim Checkanow</u>	Social Security number or ITIN: xxx-xx-3212 EIN: --_-----
	First Name Middle Name Last Name	
Debtor 2:	<u>Devorah Checkanow</u>	Social Security number or ITIN: xxx-xx-3358 EIN: --_-----
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 11/26/19
Case number:	19-32164-MBK	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ephraim Checkanow	Devorah Checkanow
2. All other names used in the last 8 years		
3. Address	44 Genesee Place Lakewood, NJ 08701	44 Genesee Place Lakewood, NJ 08701
4. Debtor's attorney Name and address	Moshe Rothenberg Law Office of Moshe Rothenberg 880 East Elmer Road Vineland, NJ 08360	Contact phone 856-236-4374
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/27/19

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

January 9, 2020 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 3/9/20

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 2/4/20

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ephraim Checkanow
 Devorah Checkanow
 Debtors

Case No. 19-32164-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db/jdb	+Ephraim Checkanow, Devorah Checkanow, 44 Genesee Place, Lakewood, NJ 08701-1124
518587964	Binyamin Weissler, 100 Pawnee Rd, Lakewood, NJ 08701-1159
518587966	Chani Davidowitz, 818 Morris Ave, Lakewood, NJ 08701-5550
518587968	College Access Network, 111 Washington Ave S Ste 1400, Minneapolis, MN 55401-6800
518587973	Harold Herskovitz, 310 3rd St, Lakewood, NJ 08701-3221
518587975	JPMCB, PO Box 15369, Wilmington, DE 19850-5369
518587974	Joseph Leifer, 39 Broadway, New York, NY 10006-3003
518587978	Midland Funding LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
518587980	Pinny Trencher, 10 Mohawk Pl, Lakewood, NJ 08701-1140
518587982	Shimon Golombeck, 402 8th St, Lakewood, NJ 08701-2670
518587983	Sholom Pekier, 11 Mohawk Pl, Lakewood, NJ 08701-1141
518587987	Tzodek Katz, 5 Kedma Dr, Lakewood, NJ 08701-3599
518587989	Yakov Kaplan, 27 Genesee Pl, Lakewood, NJ 08701-1125
518587990	Yechiel Haas, 10 Hillside Blvd, Lakewood, NJ 08701-2969

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: moshe@mosherothenberg.com Nov 27 2019 23:58:59 Moshe Rothenberg, Law Office of Moshe Rothenberg, 880 East Elmer Road, Vineland, NJ 08360
tr	E-mail/Text: bnc@russotrustee.com Nov 28 2019 00:04:37 Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518587962	EDI: AMEREXPR.COM Nov 28 2019 04:23:00 American Express, PO Box 981537, El Paso, TX 79998-1537
518587963	EDI: BANKAMER.COM Nov 28 2019 04:23:00 Bank of America, PO Box 982238, El Paso, TX 79998-2238
518587965	E-mail/Text: bankruptcy@cavps.com Nov 28 2019 00:04:00 Cavalry Portfolio Services, 500 Summit Dr Ste 400, Valhalla, NY 10595
518587967	EDI: CITICORP.COM Nov 28 2019 04:23:00 Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
518587969	EDI: WFNBNB.COM Nov 28 2019 04:23:00 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
518587970	EDI: DISCOVER.COM Nov 28 2019 04:23:00 Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
518587971	+EDI: USBANKARS.COM Nov 28 2019 04:23:00 Elanco Financial Services, PO Box 108, Saint Louis, MO 63166-0108
518587972	E-mail/Text: bknotice@ercbpo.com Nov 28 2019 00:03:46 Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
518587976	E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 00:02:44 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518587977	E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:10:17 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518587979	+E-mail/Text: bnc@nordstrom.com Nov 28 2019 00:02:56 Nordstrom, 13531 E Caley Ave, Englewood, CO 80111-6505
518587981	E-mail/Text: jennifer.chacon@spservicing.com Nov 28 2019 00:04:38 Select Portfolio Services, PO Box 65250, Salt Lake City, UT 84165-0250
518587984	EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
518587986	EDI: TDBANKNORTH.COM Nov 28 2019 04:23:00 TD Bank, 32 Chestnut St, Lewiston, ME 04240-7744
518587985	EDI: WTRRNBBANK.COM Nov 28 2019 04:23:00 Target bank, PO Box 1470, Minneapolis, MN 55440-1470
518587988	EDI: USBANKARS.COM Nov 28 2019 04:23:00 US Bank, PO Box 108, Saint Louis, MO 63166-0108

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309I

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Total Noticed: 34

Date Rcvd: Nov 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:
NONE.

TOTAL: 0